



Spotlight

May 2005

American Income Life & National Income Life

Volume 38 • Number 5

The Power of Public Relations

Monthly Publication with News, Ideas and Information for American Income Life and National Income Life Producers



FROM THE DESK OF:

Roger Smith
President & CFO
American Income Life

It's All About Utilizing the Opportunity

Month after month, I sit and contemplate what I am going to say to you. I wonder if what I say makes sense in reference to improving your business. I also wonder if my personal stories and experiences mean something to you as you go out into the field each and everyday.

This month, I thought about telling you a story about our new family installment — Spanky, the baby goat — but I couldn't find a way to correlate it to our business. Given that, I won't even go there.

This, however, leaves me back at square one, "What do I tell these Agents who pour their hearts and souls into their business? What can I tell them that will motivate them to push a little harder, hang on a little longer because in the end they will realize all the true opportunity that American Income and National Income have to offer?"

I have always believed that being a part of American Income and National Income offers a tremendous opportunity. There is the opportunity to learn, the opportunity to grow, and the opportunity to be as successful as you want to be. Knowing this, I decided on talking about utilizing the opportunity that presents itself each and everyday.

American Income and National Income have a long tradition in dealing with the labor market. This is the foundation of our business — the "core" if you will. Therefore, I am sure if each of you were to examine your business you would notice that the majority of it comes from this market. However, I wonder how many of you have thought about building on this foundation by breaking into other markets — i.e. credit unions, associations, Globe leads, and Child Safe. Think about this realistically. Are you utilizing the opportunity to its fullest potential?

This month, Scott Smith, Executive Vice President, contributes his first article regarding non-traditional leads, and how you can better utilize the unconventional leads you have in your repertoire. Included with his contribution, we have also included a write-up on Willie Hollis, a new Agent with the Steve Friedlander Agency, who is taking full advantage of these non-traditional leads and making it work for himself and his Agency. When I asked Steve about Willie he said, "When I first met Willie,

I also met his wife Teresa. They both wanted to help families, and they knew Child Safe was what would accomplish this goal. They believed this program would give them the opportunity to benefit both their community and themselves. Willie has also personally recruited new Agents and is assisting them in utilizing the opportunity of non-traditional leads like Child Safe. I believe they too will do well because Willie is counting on them to help us grow. Willie has done well from the start and is continuing to improve, spreading the word about the wonderful benefits we offer. I believe, it is the culture we have created that makes things like this happen. We live in a changing world. We have to stay ahead and not get behind."

As I have thought about what Willie has done, I believe he has made this successful because of his commitment not only to labor, but his community as well. He has taken it upon himself to break from the status quo. I am confident that in the long-run this will pay off for Willie, his customers, his Agency, and the Company. Willie is definitely an example of what can be done in utilizing the opportunity of non-traditional leads.

In this issue, we also examine, "The Power of Public Relations." We ask the all-important question, "Are you utilizing your Public Relations team to their fullest potential?" Our Public Relations teams work hard everyday establishing relationships with the labor community so that you may have a leg-up with the prospects you visit. Thinking about this concept, it is hard not to realize that what these PR folks do impacts your business in a big way. If you need an example of how PR impacts your business, take a look at the Durhon Oldham Agency which utilize their PR team to reach out to union members and make their presence known in the political community by getting issues regarding working families brought to local political platforms. In the end, this gets the word out about the benefits we offer, the causes we support, and is not only an advantage to the Agents and the Agency, but to the Company as well.

Again, I hope what I have discussed has helped — even in some small measure — to improve your business, to motivate you in way, shape, or form, and possibly shown you the benefits of maximizing the opportunity you have with AIL and NILICO.

Back to the basics and getting better at it!

Dates to Remember

Tuesday, June 28, 2005

All business and PR credits must be at the Home Office to count for June production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$685,009.01 in bonuses. For more information on the monthly bonuses, turn to Page 16.

Required Retention Rate

Effective Jan. 1, 2005, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention rate or the minimum Net to Gross. The Net to Gross rate varies based on bonus guidelines. The rate listed below is for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the New Orleans Awards Presentation, are the: top SGA from each category, top two PR Managers and top two PR Representatives from each category, top RGA, top five MGAs, top five GAs, the top SA, and top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fairmont in New Orleans! The convention will be held July 27-30, 2006.*

Congratulations are in Order!

Timothy Clark, a Producer with the Jim Surace Agency, achieved \$100,000 of 13-month in force premium.

Anastasiya Fedosova, a GA with the Tom Williams Agency, achieved \$100,000 of 13-month in force premium.

Sylvia Freeman, an SA with the Williams-Williams Agency, achieved \$100,000 of 13-month in force premium.

Noe Gonzales, a GA with the Jatoff-Foti Agency, achieved \$100,000 of 13-month in force premium.

Carlton Lear, a Producer with the Bob Olson Agency, achieved \$100,000 of 13-month in force premium.

Andrew Limoli, a GA with the Durhon Oldham Agency, achieved \$100,000 of 13-month in force premium.

Helen Taylor, a Producer with the Rick Altig Agency, achieved \$100,000 of 13-month in force premium.

Add-Ons vs. Bill-With

Knowing the difference between "add-on" and "bill with" can reduce confusion in instructions to the Home Office.

An "add-on" is used when adding to an existing policy:

- Benefit (example: Waiver of Premium, \$2000)
- Rider (example: Ten Year Term, Spouse Rider)

Write at the top of the application, "add-on to #1234567." Also, please check the box "Rider Add-ons/Conversions" on the new business transmittal.

A "bill-with" is used when the coverage is to be billed with an existing policy (example: Whole Life, A71).

Write the existing policy number at the top of the application as follows, "bill with #1234567."

Following these simple guidelines can save everyone time, and will help us determine your intentions when you made the sale.

Founder's Club Outstanding Producers

April 2005

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
John Franklin	David Cohen	1	\$46,982		78.0
Noe Gonzales	Jatoff-Foti	1	\$48,820		79.4
DeSheila Hargrove	Eric Giglione	1	\$59,730		77.2
Omar Hashimi	Jatoff-Foti	1	\$64,664		77.1

▲ Percentage of Net to Gross

Founder's Club Outstanding PR Representatives

April 2005

PR REP	SGA	TIMES QUALIFIED	CARDS/GROUPS
Maika Arony	Cohen/Hartman	2	11,846 Cards

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Promotions

Promoted to 52.5 Percent Supervising Agent

Evelyn Amador	Kimblin Cowins	Carlos Gonzalez	Todd Krentzel	Timothy Meyer	Christopher Roden
Kevin Barrow	Kevin Dion	Fernando Gonzalez	Christopher Kroshus	Gisela Motta	Joseph Rodr
Bradley Bittner	Kristen Dore	Fargo Hall	Ka Law	Edward Murphy	Bobby Salmons
Nicholas Bromhal	Shawn Ferguson	Howard Heron	Nichole Lincoln	Edward Osborne	Jason Shambo
Michael Castell	Jameson Flaherty	Timothy Howe	Jorge Lopez	Bret Padilla	Matthew Shannon
Sabeel Caudle El	Tandy Franklin	Jen Ingimundson	Ryan Lundahl	Ronald Rivera	Brian Taylor
Marco Chow	Ryan Freund	Alexandre Kalinic	Nathan Marsh	Brian Robbins	Andrew Turk
Jeremy Coakley	Jessica Gibson	Garth Kaufmann	Flavio Mendes	Jason Roby	Shamir Wallani

Promoted to 55 Percent Supervising Agent

Rog Beaudro	Joshua Harris	Thomas Queen
Cody Bellah	Shea Maliszewski	Nathan Snider
Shakia Crump	Taniqua Medina	Matthew Willrodt

Promoted to 57.5 Percent General Agent

Richard Barbour	Clayton Frost	Kimberly Mals	Mark Raiman	Thomas VanOsdol
Dane Carruth	Mark Gorman	Thomas McElwee	Dustin Tolbert	Brian Varney
Timothy Clark	Matthew Ho	Joel McNett	Robert Trudden	
Matthew Dahler	Phillip Humbel	Jorge Negron	Robert Trujillo	

Promoted to 60 Percent General Agent

Alex Bluhm	Lynn Cao
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Promoted to Master General Agent

Derrick Bates	Sidney Hodgskiss	Katharine Joshs	Tony Motley
Ryan Eckroth	Matthew Hogan	Richard Koschatzky	Tara Soderman
Gary Fix	Danielle Holmes	Earnest Loveless	Jason Young

Promoted to State General Agent

Erik Graham	Steven Jakubczak	Marc Rosen
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Company Anniversaries

Happy Anniversary!
Thanks for all you do. Congratulations!

32 Years of Service

David Blaisdell

29 Years of Service

Roger Johnson

26 Years of Service

Joseph Manone

22 Years of Service

Suzanne Powers

21 Years of Service

Steve Friedlander

17 Years of Service

John Wagner

15 Years of Service

Steve Foti

13 Years of Service

David Thornton

10 Years of Service

Steve Hartman

Lawrence Hauck

Vedran Pipinic

9 Years of Service

Durhon Oldham

Leo VanDenBussche

8 Years of Service

Bruce Goudy

Michael Hanson

7 Years of Service

Thomas Reddoch

Al Wall

6 Years of Service

Theresa Bellajaro

David Iriye

5 Years of Service

Timothy Clark

Wayne Hendricks

Allan Jennings

Bill Jennings

4 Years of Service

Pat Alessi

James Bailey

Timothy Collier

Joseph Dicceduc

Joseph Galusha

Steve Greer

Patricia Lee

Jim Read

Jennifer Schnarr

3 Years of Service

Paul Hall

Travis Vandenberghe

2 Years of Service

Sandi Babcock

William Bell

Keith Campbell

Lauran Gintel

Brian Hugli

Vanessa Kanaan

Nada Markovic

Joanne Marks

Patrick Mazerolle

Cheryl McLean

Jay Meyer

Dustin Miller

Richard Miller

Peter Novellino

Michael Pope

Dan Rawn

Rebecca Rushnok

Cristina Simao

Lily Tchen

1 Year of Service

Clark Andrews

Allison Bankowski

John Barsuch

Kelly Berger

Tyleste Billingsley

William Childress

William Coffey

Darrel Courson

James Davis

Patrick Dinan

1 Year of Service Cont.

Randy Durazo

Gregory Eastman

Donald Goodman

Andrew Graff

Matthew Guertin

Kevin Hahn

John Hornak

Michael Leith

Russ Merkow

Levar Morgan

Gilbert Nesmith

Edward O'Brien

Richard Rothschild

Matthew Sharrock

Tara Snowden

Deborah Vella

Anthony Walthour

Ryan Wilkie

Individual Producers



1. Raymond Lau
Burnaby, BC



2. Thomas Cullen
Las Vegas, NV



3. Alejandra Godoy
Los Angeles, CA



4. Ricardo Ferreira
Edison, NJ



5. Omar Hashimi
Concord, CA



6. Nadia King
Santa Rosa, CA



7. Kevin Haines
Halifax, NS



8. Max Quasem
Los Angeles, CA



9. William Hollis
Auckland, NZ



10. Sylvia Freeman
Marietta, GA

Individual Producers

All Time Record to Beat

Month: \$51,235 Net ALP

April Production

Name	Net ALP	NG*	Rtn	MGA	SGA
1. Raymond Lau	\$34,684		73.1	Russell Chang	Rick Altig
2. Thomas Cullen	20,256	94		Dustin Venekamp	Altig-Orlovic
3. Alejandra Godoy	20,178	96		David Iriye	David Cohen
4. Ricardo Ferreira	20,119		84.6	Barry Dillah	Eric Giglione
5. Omar Hashimi	19,658		77.1	Steve Foti	Jatoft-Foti
6. Nadia King	19,315		68.8	Nadia King	Altig-Orlovic
7. Kevin Haines	19,185		68.5	Eric Dionne	Imran Satti
8. Max Quasem	18,966		88.5	Earnest Loveless	David Cohen
9. William Hollis	18,517	100		Lawrence Hauck	Steve Friedlander
10. Sylvia Freeman	17,776		79.6		Williams-Williams
11. Lily Tchen	17,647		70.2	David Iriye	David Cohen
12. Timothy Cruise	17,592		83.7		Bob Olson
13. DeSheila Hargrove	17,560		77.2	Diane Carrion	Eric Giglione
14. Lance Brown	17,449		85.0		Steve Hartman
15. Crystal Valentine	17,342		84.3		Steve Hartman
16. Daniel Potilechio	17,018		89.6	David Wang	Bob Olson
17. Carla Miller	15,905		75.5		John Akers
18. Robert Appel	15,675	82		Russell Morris	Tom Williams
19. Peter Kang	15,525	100		Jeremy Welch	Slav Bitman
20. Maijargal Sukhbaatar	15,222		74.2		Gleb Ostrovsky

* Percentage of Net to Gross

All Time Record to Beat

YTD: \$277,779 Net ALP

YTD Production

Name	Net ALP	NG*	Rtn	MGA	SGA
1. Sylvia Freeman	\$76,156		79.6		Williams-Williams
2. Carla Miller	75,934		75.5		John Akers
3. Lance Brown	71,504		85.0		Steve Hartman
4. Timothy Cruise	68,969		83.7		Bob Olson
5. Sebastian Kazek	66,341	83		Joseph Moore	Tom Williams
6. Omar Hashimi	64,664		77.1	Steve Foti	Jatoft-Foti
7. Max Quasem	63,321		88.5	Earnest Loveless	David Cohen
8. Carlton Lear	62,370		71.8	David Wang	Bob Olson
9. DeSheila Hargrove	59,730		77.2	Diane Carrion	Eric Giglione
10. Lily Tchen	59,611		70.2	David Iriye	David Cohen
11. Daniel Potilechio	57,881		89.6	David Wang	Bob Olson
12. Samantha Chui	57,334	87		Bridgitt Driscoll-Hunt	Williams-Williams
13. Ruben Soberanes	56,758		77.8	Doreen Ryan-Foti	Jatoft-Foti
14. Cody Bellah	56,399	86			Geneser-Geneser
15. Helen Taylor	55,429		72.5	Shamshinder Sidhu	Rick Altig
16. Nadia King	52,008		68.8	Nadia King	Altig-Orlovic
17. Crystal Valentine	51,684		84.3		Steve Hartman
18. Ricardo Ferreira	49,843		84.6	Barry Dillah	Eric Giglione
19. Ronald Friedlander	49,000		75.7	Theodore Pappas	Eric Giglione
20. Noe Gonzales	48,819		79.4	Doreen Ryan-Foti	Jatoft-Foti

* Percentage of Net to Gross

We're Proud to Say We're A Part of American Income and National Income, and Here is Why!



- American Income and National Income boast combined assets of over \$1.2 billion with more than \$22.7 billion of life insurance in force.
- We are licensed throughout the United States, Canada, and New Zealand.
- We are one of the largest providers of supplemental insurance benefits in our marketplace.
- A.M. Best, one of the country's oldest and most respected ratings companies, rates American Income and National Income A+ "Superior," its second highest rating for overall financial strength (as of 4/04).
- We have a strong relationship with labor unions, credit unions, and associations which allow us to actively support and become involved in labor and labor related causes.
- American Income and National Income offer a lifetime vested renewal system which can, based on contract provisions, begin to provide financial security from the very first sale for years to come.
- At American Income and National Income, there are always opportunities for promotions and advancement.

Wait! There's More!

According to online information, facts, and stats released by the Insurance Information Institute, Torchmark, American Income and National Income's holding company, is among the top 20 U.S. Life/Health Insurance Groups and Companies (based on 2003 revenues).

Rank	Company Name
1.	MetLife
2.	Prudential Financial
3.	TIAA-CREF
4.	New York Life
5.	Mass. Mutual Life
6.	Northwestern Mutual
7.	AFLAC
8.	UnumProvident
9.	John Hancock Financial
10.	Principal Financial
11.	Guardian Life of Amer.
12.	Thrivent Financial
13.	Lincoln National
14.	Conseco
15.	Pacific Life
16.	Mutual of Omaha
17.	Western & Southern
18.	Jefferson-Pilot
19.	Unitrin
20.	Torchmark

Great Things to Say About a Great Company!

Providing *Plus One* Service Starts with the Basics

As the Home Office focuses on service — to our Agents and customers — we are also researching ways to help everyone have a better understanding of what Plus One Service really means — from the ground up. Below is a Claims hint that will help you provide better service and in turn allow the Home Office to provide better service. Also, take a look at how the process becomes full-service with the "Good News Archive" (shown in the box below).

Each policy written by American Income or National Income contains an **Incontestability Clause**. This clause is something which should be a part of the sample policy review which takes place at the time of application. The clause states that during the first two years the coverage is in force, the company can contest the validity of the information provided on the application. The information provided on the application is in answer to the questions asked by the Agent when the application is taken. The applicant signs an application for insurance attesting to the accuracy of the information provided on the application. Therefore, it is very important that the questions are asked exactly as they are written and the answers are recorded exactly as they are provided by the applicant. Complete details can be recorded on, or attached to, the application or any additional required questionnaires. The Underwriting Department investigates history provided on the application based on guidelines of age, amount, and recorded medical history. Remember, Underwriting does not investigate each and every application that is written.

During the time the policy is "contestable" (two years from the date of issue) any claim is subject to investigation. This includes claims for death benefits, hospital, cancer, or accident claims, or claims for disability benefits. This investigation process can be confusing for the policyholder or beneficiary. After

all, the coverage was issued and they have the policy in their hand. However, this investigation may be necessary to verify all information regarding medical and personal history was accurately recorded at the time the application was taken and to establish the onset of the condition that resulted in the claim. The investigation process will increase the amount of time for processing a claim while medical history is obtained from the attending physician or hospital. It may also be necessary to verify arrest and driving history.

Payment or denial of the claim cannot be established until all necessary information is received. Our current turnaround time for processing claims is three to four days; however, if an investigation is required, that time is extended until all the requested information is received.

We want to be able to provide the fastest possible payment of claim benefits, but sometimes circumstances prevent us from being able to immediately provide an answer regarding eligibility for these benefits. This can create situations of misunderstanding with funeral homes and providers of medical services as well as the policyholder or beneficiary. Often a funeral home will not accept assignment of benefits for a policy if they understand an investigation will be conducted. Therefore, it is important to be prepared to address this situation with your clients. Know the process and the terms of the policy. Do not promise more than we can provide.

We all know the "Q" words — *quality and quantity*, but have you heard of the "C" word? The "C" word is *contestable*. What does the "C" word mean to you? Your Agency? And, the Company?

Good News Archive

Notes From Home Office Raving Fans

Last month, an e-mail was received from a New Zealand policyholder regarding payment of her claim. Even though additional information was required to fully evaluate her claim, she expressed her appreciation for our assistance, and her satisfaction with our customer service. The electronic transfer of the funds to her bank account was also a plus. Thanks goes to Claims for handling this matter in an efficient and professional manner.

Supervising Agents



1. Philip Prata
Great Neck, NY



2. Gershon Klein
Edison, NJ



3. Luis Heredia
Albuquerque, NM

All Time Record to Beat
Month: \$43,409 1st Yr.

All Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

April Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Philip Prata	\$18,666	\$20,643		76.8	Theodore Pappas	Eric Giglione
2. Gershon Klein	17,151	20,427	100		David Ackerman	Eric Giglione
3. Luis Heredia	16,499	24,756	92		Joseph Callahan	Wes Bangs
4. Evelyn Amador	13,957	14,721	100		Earnest Loveless	David Cohen
5. Shannon Spindler	13,553	20,453	95		Christopher Clark	Rick Altig

All Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic

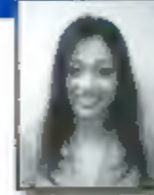
All Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Terrence Thomas	\$69,173	\$86,995	84		Joseph Callahan	Wes Bangs
2. Rog Beaudro	46,947	74,725	89		Derrick Bates	Steven Greer
3. Shea Maliszowski	40,370	62,763	82		Michael Walsh	Rick Altig
4. Jane Ronga	38,911	58,820	83		David Hausman	Eric Giglione
5. Ricardo Ferreira	36,319	86,163	86		Barry Dillah	Eric Giglione

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agents



1. Lynn Cao
Los Angeles, CA



2. Robert Trujillo
Raleigh, NC



3. Steven Dichiaro
Denver, CO



4. James Worf
Denver, CO



5. Karen McQuoid
Auckland, NZ

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

April Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Lynn Cao	\$41,597	\$49,824		70.1	David Iriye	David Cohen
2. Robert Trujillo	28,477	31,165	93		Jeremy Welch	Slav Bitman
3. Steven Dichiaro	27,918	39,545		74.3	Danielle Holmes	Bill Jennings
4. James Worf	26,406	28,929		71.8	Joshua Goodman	Bill Jennings
5. Karen McQuoid	24,473	25,255	100		Lawrence Hauck	Steve Friedlander
6. Cesar Astralaga	23,652	30,432	92		Dorian Oldham	Durhon Oldham
7. Jeffrey Oakman	23,216	23,216		77.3		Williams-Williams
8. Matthew Ho	23,097	12,025	80		Russell Chang	Rick Altig
9. Mark Zastrow	22,641	26,993	87		Wayne Hendricks	Joseph Manone
10. Bradley Kulak	22,310	27,689		71.4	Jim Bianchi	Durhon Oldham

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Jeffrey Oakman	\$104,238	\$101,255		77.3		Williams-Williams
* 2. Salvatore Giacchi	101,027	120,928		77.5	David Hausman	Eric Giglione
* 3. Lynn Cao	99,704	119,378		70.1	David Iriye	David Cohen
* 4. Steven Dichiaro	95,881	138,563		74.3	Danielle Holmes	Bill Jennings
* 5. Charles McGrane	90,273	122,840	88		Eugene Melamed	Slav Bitman
6. Zachary Hart	85,896	190,586	88		Mathew Hart	Jim Surace
7. Mary Ann Gaelic	83,692	134,970	94		Lawrence Hauck	Steve Friedlander
8. Brent Rieck	81,319	85,354	83		Tim Schroeder	Marc Morton
9. James Worf	77,176	97,321		71.8	Joshua Goodman	Bill Jennings
10. Mark Zastrow	74,103	83,716	87		Wayne Hendricks	Joseph Manone

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

The Power of Public Relations

Our foundation here at American Income and National Income is based on our strong partnership with organized labor. We have worked with unions for a half century and are a company which proudly proclaims we are fully organized. Through the relationships we have fostered over the years, products and services have been developed with workers and their families in mind.

Also, over the years, we have created and supported a culture of action both in everyday union circles and the political arena. We believe in building relationships with the labor movement in mind, and our Public Relations team takes this to heart each and every day.

Our business revolves around relationships — from the one-on-one contact you have with clients and prospects to the mutual meetings with labor leaders. In the end, all has to do with the “power of public relations.” Take a look at the story below, submitted by George Farenthold, a PR Representative from the Durhon Oldham Agency; it outlines the true power a relationship can have on our business and the needs of the labor movement.

A New York V.I.P. Visits National Income

When the Attorney General of New York comes to call, it often strikes fear into the hearts of today's corporate chiefs. However, when he came to visit us at National Income Life, do you think that Roger and Durhon were worried? No, of course not.

We don't have any compliance issues in New York — no, not us. Could it be that someone is writing bad or controlled business? No, that isn't us either. Relax, our V.I.P. visitor was so much more friendly and social than that.

Yes, he did have a security detail and his three aides greeted us all. However, the real question is, “Why would this V.I.P. stop by to see us and just come in to visit?” To say it in a few words it is because we had done what many could not in the last four years — we had succeeded!

I only wish everyone in the American Income and National Income family could have been there. It was truly a high point in 23 years with my union and my company.

Durhon gathered staff and managers, our friends in labor, and his other allies to hear personally from our New York Attorney General, Eliot Spitzer. The place, appropriate to the occasion, was the Durhon Oldham Agency's newest office complex in Rochester. For all of us involved, it was like a royal christening of our new space.

Eliot Spitzer, now an announced democratic candidate for Governor of New York, is being hailed widely as the new “Sheriff of Wall Street.” Lucky for us as OPEIU members, this was our



chance to meet, support, and hear a presentation first hand from arguably the finest Attorney General in the United States. OPEIU members from Local 277 and Local 212 were also present, as were leaders of all three Upstate New York area labor federations.

Spitzer focused his remarks to us on how we as New Yorkers can move beyond economic stagnation, and how to create a new economic model that is responsive to old traditional industries but also to high-tech development. Mr. Spitzer argues passionately about turning New York's economy around. No one doubts, or is in denial, we have been in the doldrums since Sept. 11, 2001.

For over one hundred years, Upstate New York has been a leading site of business evolution through the development of products, patents, and visionary personnel; however, in recent years many of our manufacturing jobs have been lost. The names are legend — IBM, Kodak, Xerox, Carrier, and Bausch & Lomb. Conversely, the reality of today's business is less encouraging than these famous names usually imply.

Business leaders are seeking, and are in need of, an educated workforce — a workforce that can help propel their company and other companies forward. Business leaders need and also want a government that is able to effectively provide an infrastructure that helps it lower its operating costs.

Meanwhile, we the public are also seeking a reasonable standard — efficiency, accountability, and transparency. No one personifies these reforms more than Eliot Spitzer. He has brought corporate greed to account in court and won! If he is successful in his quest for Governor of New York, few doubt he can do even more to level the playing field for working families.

In his personal remarks, Spitzer referred often to both Roger Smith, President & CEO, and American Income founder, Bernard Rapoport by name, as he claims both as supporters and friends. He graciously thanked Durhon for the opportunity to speak and visit our new facility. Truly, it was a great experience.

Eliot Spitzer is one truly impressive public servant and one fine American, and I think it fair to say he can add all of us at National Income and members of OPEIU 277 to that list of new friends too.

To access more information about the Spitzer Campaign for Governor, go to his web site at www.spitzer2006.com.

George Farenthold, PR Rep
The Durhon Oldham Agency



Master General Agents

1. Barry Dillah
Edison, NJ



2. Jim Bianchi
Rochester, NY



3. Doreen Ryan-Foti
Concord, CA



4. AJ O'Connor
Houston, TX



5. Sonny Gurney
Southfield, MI



All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$250,859 Net ALP Jim Bianchi

April Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. Barry Dillah	\$95,232	\$103,703		71.2	Eric Giglione
2. Jim Bianchi	74,114	126,254		75.3	Durhon Oldham
3. Doreen Ryan-Foti	66,280	146,014		76.1	Jatof-Foti
4. AJ O'Connor	60,697	80,392		73.0	Steve Greer
5. Sonny Gurney	56,002	60,586		74.9	Paul Rumbac
6. Horace Johnson	48,374	52,408	82		Tom Williams
7. Christopher Hernandez	48,319	48,319		78.0	Chris La Fond
8. DeMario Cooper	46,833	46,131	81		Slav Bitman
9. Robert Dunn	46,044	58,492		71.4	Marc Morton
10. David Iriye	45,784	82,952		69.5	David Cohen

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,168,283 Net ALP Paul Rumbac

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Barry Dillah	\$347,176	\$409,577		71.2	Eric Giglione
* 2. AJ O'Connor	293,132	404,214		73.0	Steve Greer
* 3. Jim Bianchi	273,088	488,640		75.3	Durhon Oldham
* 4. Doreen Ryan-Foti	265,221	552,265		76.1	Jatof-Foti
* 5. Eugene Melamed	231,218	239,898	85		Slav Bitman
6. Scott Keeney	210,732	261,558	86		Oldham-Hadayia
7. Jason Mollo	198,573	241,206		72.0	David Zophin
8. Joshua Goodman	187,369	285,854		69.9	Bill Jennings
9. DeMario Cooper	181,490	180,762	81		Slav Bitman
10. Brian Traboulay	178,948	290,652		74.6	Rick Altig

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents total and meet all production requirements.

Regional General Agents

1. David Hausman
Edison, NJ



2. Barry Dillah
Edison, NJ



3. Joshua Goodman
Denver, CO



April Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. David Hausman	\$146,008	\$204,106		76.2	Eric Giglione
2. Barry Dillah	115,901	103,703		71.2	Eric Giglione
3. Joshua Goodman	105,981	133,968		69.9	Bill Jennings

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Jason Mollo	\$522,308	\$595,488		70.7	David Zophin
2. AJ O'Connor	407,731	511,264		73.0	Steve Greer
3. Joshua Goodman	404,868	553,662		69.9	Bill Jennings

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Raymond Lau	Rick Altig	\$6,122.94
Ricardo Ferreira	Eric Giglione	\$4,216.80
Max Quasem	David Cohen	\$3,793.20
Omar Hashimi	Jatof-Foti	\$3,735.12
Sylvia Freeman	Williams-Williams	\$3,563.24
Timothy Cruise	Bob Olson	\$3,518.49
Lance Brown	Steve Hartman	\$3,489.82
Crystal Valentine	Steve Hartman	\$3,468.48
Daniel Potilechio	Bob Olson	\$3,403.68
DeSheila Hargrove	Eric Giglione	\$3,336.46
Total Retention Bonus Paid: \$515,549.50 464 Producers Qualified		

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Doreen Foti-Ryan	Jatof-Foti	\$6,920.61
Barry Dillah	Eric Giglione	\$6,032.34
David Iriye	David Cohen	\$5,747.09
Jim Bianchi	Durhon Oldham	\$5,186.11
Sonny Gurney	Paul Rumbuc	\$5,078.60
Matthew Wolfanger	Durhon Oldham	\$5,046.37
Dorian Oldham	Durhon Oldham	\$4,991.74
Lawrence Hauck	Steve Friedlander	\$4,256.85
AJ O'Connor	Steven Greer	\$3,932.23
Hal Herman	Durhon Oldham	\$3,887.44
Total Leadership Bonus Paid: \$142,392.98 88 Managers Qualified		

PR Bonus*

Qualifier	SGA	Bonus Amount
Malka Arony	Steve Hartman	\$1,979.10
Billy Sauers	Tom Williams	\$1,693.46
Cheryl Cook	Durhon Oldham	\$1,358.98
Richard Meshulam	David Cohen	\$1,135.20
Renee Flannery	James Surace	\$1,059.44
Susan Fuldauer	Mark Hancock	\$1,056.24
Timothy Farr	Paul Rumbuc	\$985.05
Manon Brulotte	Rick Altig	\$922.12
Mark Gagliardi	Jatof-Foti	\$783.43
Larry Lozano	Jatof-Foti	\$765.93
Total PR Bonus Paid: \$26,135.87 41 PR Reps Qualified		

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

MONETARY DONATIONS

American Income & National Income

- Gave \$5,000 to the Campaign for America's Future for their Gala Awards Dinner.
- Donated \$2,500 to the Labor Project for Working Families.
- Donated \$2,500 to the National Interfaith Committee for Worker Justice.
- Contributed \$1,000 to the JWDC.

Rick Altig Agency

- Gave \$250 to the UNDE scholarship fund.
- Donated \$500 to the OHA.
- Contributed \$1,000 to the UFCW 1529.
- Contributed \$1,500 to the CUPE 500.
- Gave \$120 to the Vancouver Musicians Association.
- Donated \$250 to the Memphis Fire Fighters Local 145.
- Donated \$330 to BKRS 144.
- Gave \$120 to Les Voix Solidaires Choir.
- Gave \$500 to the Oregon Hunter's Association.
- Contributed \$50 to CEP 324.
- Donated \$400 to the Washington APWU.
- Contributed \$200 to the North Carolina Association of Teachers Assistants.
- Contributed \$300 to IBT 81.
- Gave \$300 to the NOLC.
- Donated \$350 to the Montana Snowmobilers Association.

Eric Giglione Agency

- Donated \$10,000 in association with the American Income Home Office to the New Jersey State AFL-CIO Legislative Conference.

Mark Hancock Agency

- Gave \$150 to the Indiana Democratic Party Annual Jefferson Jackson Day Dinner.
- Contributed \$75 to the Indianapolis Fire Fighters Local 416 Survive Alive program.
- Donated \$300 to the Central Indiana Labor Council.
- Donated \$300 to Laborers of Indiana golf tournament.
- Contributed \$150 to the Tippecanoe Building Trades Council golf outing.

David Zophin Agency

- Gave \$200 to the OPEIU Local 6 scholarship fund.
- Gave \$500 to the Massachusetts AFL-CIO.
- Donated \$250 to the Pioneer Valley Democratic Campaign.
- Contributed \$1,000 to AFSCME Council 4.
- Contributed \$75 to the Working Families Campaign.
- Gave \$50 to the Springfield Democratic Committee.
- Gave \$250 to Teamsters Local 1150.
- Donated \$500 to the UFCW Local 371 golf outing.
- Gave \$500 to the UFCW Local 1445 charity foundation.
- Contributed \$500 to the Rhode Island Burn Victims Fund.
- Donated \$500 to the Massachusetts Police Association.
- Contributed \$250 to the Rhode Island AFL-CIO Fire Memorial Fund.
- Donated \$300 to the IAM Dist. 26 Guide Dog Foundation.

Total \$33,020.00

MISCELLANEOUS DONATIONS

Mark Hancock Agency

- Gave two television sets to The Harvesters Federal Credit Union annual dinner.

- Contributed 30 boxes of food to the Indiana Central Labor Council.

Be sure to submit your contributions monthly via e-mail to bfrizzell@ailife.com

APRIL CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Durham-Oldham		75.8	\$258,513	\$330,000		\$472,113	\$525,000	90	84

APRIL CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Geneser-Geneser	98		\$166,986	\$115,000	145	\$222,480	\$181,500	123	134

APRIL CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Bill Jennings		69.9	\$127,726	\$86,500	148	\$169,611	\$140,000	121	135
Oldham-Hadayia	94		90,234	78,000	116	148,527	126,000	118	117
Steve Greer		72.0	102,098	84,000	122	137,794	125,000	110	116
Williams-Williams		68.5	96,656	86,500	112	132,240	131,500	101	107
Chris LaFond		75.7	86,553	82,500	105	129,073	130,000	99	102

APRIL CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Slav Bitman	83		\$135,553	\$78,000	174	\$146,359	\$121,500	120	147
Steve Hartman		72.3	78,938	71,500	110	145,632	114,000	128	119
Mark Hancock		70.8	67,238	62,500	108	112,162	100,000	112	110

APRIL CATEGORY V

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Wes Bangs		68.7	\$30,855	\$28,500	108	\$36,693	\$42,500	86	97

APRIL CATEGORY VI

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Imran Satti	95		\$34,020	\$40,500	84	\$101,095	\$63,750	159	122

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

YTD CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Eric Giglione		72.7	\$1,405,254	\$1,560,000	90	\$2,137,619	\$2,474,000	86	88

YTD CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Geneser-Geneser	98		\$166,986	\$115,000	145	\$222,480	\$181,500	123	134

YTD CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Bill Jennings		69.9	\$535,755	\$346,000	155	\$750,420	\$560,000	134	145
Steve Greer		72.0	441,811	336,000	131	552,579	500,000	111	121
Oldham-Hadayia	94		186,273	204,000	91	279,535	204,000	137	114

YTD CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Slav Bitman	83		\$566,368	\$312,000	182	\$619,271	\$486,000	127	155
Steve Hartman		72.3	308,208	286,000	108	553,698	456,000	121	115
Mark Hancock		70.8	273,397	250,000	109	411,467	400,000	103	106

YTD CATEGORY V

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Wes Bangs		68.7	\$177,973	\$114,000	156	\$202,775	\$170,000	119	138

YTD CATEGORY VI

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Imran Satti	95		\$56,519	\$67,500	84	\$161,007	\$106,250	152	118

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A



Rona Pileggi Spano
Woodridge, IL



Malka Arony
Phoenix, AZ

Category B



Brenda Swecker
Canonsburg, PA

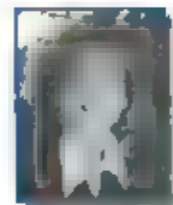


Lou Nell Busby
Jeffersonville, IN

Category C



Renee Flannery
N Royalton, OH



Cheryl Cook
Harrisburg, PA

April Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	10,246	Rick Altig
2. Malka Arony	4,732	Cohen/Hartman
3. Joseph Galusha	4,237	Durhon Oldham

All Time PR Card Production Record
Month: 18,960 cards

Category A	No. Cards	SGA
1. Rona Pileggi Spano	4,165	Bob Olson
2. Malka Arony	3,014	Cohen/Hartman
3. David Blaisdell	2,480	Rick Altig
4. Mark Gagliardi	2,222	Jaroft-Foti
5. Richard Meshulam	2,165	David Cohen

Category B	No. Cards	SGA
1. Brenda Swecker	2,239	Chris La Fond
2. Lou Nell Busby	1,802	Vic Hancock
3. Mario Soljan	1,066	Steve Friedlander
4. Vivian Dwyer	1,062	Altig-Hay/Bitman
5. Irene Rurycz	802	Jim Surace

All Time PR Group Production Record
Month: 53 groups Vivian Dwyer

Category C	Groups	SGA
1. Renee Flannery	11	Jim Surace
2. Cheryl Cook	9	Oldham-Hadaya
2. Richard Case	9	Jim Surace
3. Billy Sauers	8	Tom Williams
3. Jerry Hartnett	8	Mac Morton

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	58,443	Rick Altig
*2. Joseph Galusha	18,961	Durhon Oldham
3. Malka Arony	18,747	Cohen/Hartman

All Time PR Card Production Record
YTD: 61,879 cards Denise Bowyer

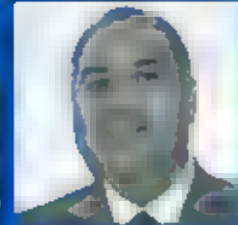
Category A	No. Cards	SGA
*1. Malka Arony	11,848	Cohen/Hartman
*2. David Blaisdell	8,514	Rick Altig
3. Manon Brulotte	8,088	Altig-Lyse
4. Richard Meshulam	7,582	David Cohen
5. Rona Pileggi Spano	7,199	Bob Olson

Category B	No. Cards	SGA
*1. Catherine Briggie	6,427	Steve Hartman
*2. Vivian Dwyer	6,288	Altig-Hay/Bitman
3. Irene Rurycz	3,809	Jim Surace
4. Brenda Swecker	3,552	Chris La Fond
5. Mario Soljan	3,177	Steve Friedlander

All Time PR Group Production Record
YTD: 110 groups Richard Case

Category C	Groups	SGA
*1. Cheryl Cook	35	Oldham-Hadaya
*2. Billy Sauers	26	Tom Williams
3. Renee Flannery	25	Jim Surace
4. Richard Case	22	Jim Surace
5. Susan Fudauer	21	Mark Hancock

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows. Must have top PR Representatives coded and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category C.



FROM THE DESK OF
Rob Falvo
Executive Director of
Field Operations

The SGA Bullpen

Every good baseball team has pitchers in the bullpen preparing to pitch during a game. The bullpen is where the pitchers warm-up and hone their skills for the big moment when they will take the mound.

Using this same philosophy, at American Income and National Income, we have decided to put together our own bullpen of SGA candidates. This bullpen will allow these MGAs and RGAs to prepare and hone their leadership skills for the opportunity of

becoming a State General Agent.

Listed below is the current "SGA Bullpen." We started with 42 nominations, and after meeting with everyone, we narrowed it down to the best 22 candidates. You will see only 19 on the list because three already have been appointed to SGA positions.

This is an excellent opportunity and is the ultimate step on the leadership ladder. Therefore, on behalf of all of us at the Home Office, I would like to congratulate you on your selection.

The Bullpen as of April 21, 2005

MGA/RGA	SGA	MGA/RGA	SGA
1. AJ O'Connor	Steve Greer	11. John DeRosier	Williams-Williams
2. Alex Roland	Chris La Fond	12. Josh Goodman	Bill Jennings
3. Bill Heath	Mark Hancock	13. Lee Conti	Eric Giglione
4. Brian Traboulay	Rick Altig	14. Marcus Smith	Jim Surace
5. Chad Deicy	Rick Altig	15. Mitch Duplantis	Marc Rosen
6. David Irye	David Cohen	16. Rob Dunn	Marc Morton
7. Demetrius Peete	Tyrone Conard	17. Roger Fung	Rick Altig
8. Dustin Raam	Rick Altig	18. Roland Fletcher	Bill Taylor
9. Dustin Venekamp	Altig-Orlovic	19. Wayne Hendricks	Joseph Manone
10. Jeff Churchfield	Rick Altig		



FROM THE DESK OF
Scott Smith
Executive President
American Income & National Income

A Ground Floor Opportunity — Non-Traditional Leads

The face of American Income and National Income is ever-changing, and that represents an opportunity for you.

Did you know, in 1999 we wrote \$52,000,000 in sales of which \$31,000,000 were from union members? In 2004, we wrote \$89,000,000 and just \$37,000,000 of that came from union membership.

The union marketplace is a finite opportunity which, when maximized, may some day account for maybe \$55,000,000 in sales. It is a tremendous privilege to be of service to the union membership throughout America, Canada, and New Zealand. However, we really need to expand our horizons if, as a company, we intend to continue our amazing growth of the past five years.

Given the above, this represents a ground floor opportunity for you.

The current level of premium we write on an annual basis will soon serve only as the foundation of future sales. We have

sources for premium that we have yet to capitalize on. These sources include Partners® Plan renewals, our privacy mailing, the senior market, Globe leads, Child Safe, referrals, lists, associations, and even our own policy holders.

Just imagine if you could excel in one or two of these markets just like Willie Hollis of the Steve Friedlander Agency in New Zealand? See the write up below to find out just how Willie wrote almost \$20,000 of premium — essentially from self-generated Child Safe leads and referrals!

Over the next several months, I'll introduce to you some of the top performers who specialize in generating their business from these non-traditional markets.

Your company was built on dreaming big and implementing realistically. How big can you dream?



New Agent, Willie Hollis of the Steve Friedlander Agency in New Zealand, works primarily referrals and Child Safe and received nearly \$3,000 in bonus money for his first month of production, nearly \$20,000 in Net ALP.

"My wife and I have put out the Child Safe stands and boxes throughout our community. We have placed them in medical centers, schools, child care businesses, and other locations. I believe Child Safe offers a wonderful opportunity here in New Zealand. Our children are our greatest gift and when I show the kit to families, they are just blown away by it. Once I explain the features of the Child Safe program, they are more than willing to give me a chance to show them what other benefits American Income can offer as far as family protection. I don't have to do that much from that point on because the insurance basically sells itself.

As for referrals, I get many through the visits I make from the Child Safe leads. When the word gets out about the benefits we are offering, people are just excited about finding out more. More than that, I am excited by the privilege of telling them."

"Child Safe is just cream on the pudding because the insurance just sells itself."

Your Next Fun Destination



The Fairmont
NEW ORLEANS

New Orleans
July 27-30, 2006

Public Relations Bonus

Qualifiers

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER

Malka Arony	\$1,979.10
Billy Sauers	\$1,693.46
Cheryl Cook	\$1,358.98
Richard Meshulam	\$1,135.20
Rence Flannery	\$1,059.44
Susan Fuldauer	\$1,056.24
Timothy Farr	\$985.05
Manon Brulotte	\$922.12
Mark Gagliardi	\$783.43
Larry Lozano	\$765.93
Al Wall	\$763.69
David Blaisdell	\$734.94
William Slocum	\$724.52
Rona Pileggi Spano	\$707.64
Robin Andrade	\$656.40
Catherine Briggie	\$628.49
Richard Case	\$606.40
Charles Hill	\$598.28
Kenneth Altizer	\$582.12
Cynthia Lebus-Yaffe	\$573.34
Jerry Hartnett	\$556.32
Robert Dailey	\$533.32
William Verbeten	\$532.81
Brenda DiSomma	\$503.67
Becky Cutler	\$471.46
Vivian Dwyer	\$465.60
Lough Yoss	\$453.92
Krissa Hensley	\$439.40
Brenda Swecker	\$430.79
Kelly Bittle	\$387.80
Irene Rurycz	\$337.00
Susan Kelleher	\$323.64
Mario Soljan	\$314.64
Joseph Ward	\$309.42
Joseph Galusha	\$281.19
John Wilkinson	\$273.15
Jacqueline Devooght	\$267.99
Donald Spohn	\$256.32
Suzanne Powers	\$231.93
Lou Nell Busby	\$231.66
George Farenthold	\$219.07

Total

\$26,135.87



Leadership Bonus

April Bonus Qualifiers

Doreen Foti-Ryan	\$6,920.61	Michael Walsh	\$1,977.58	Steven King	\$300.43
Barry Dillah	\$6,032.34	Sidney Hodgskiss	\$1,958.60	Wayne Ulrich	\$292.45
David Iriye	\$5,747.09	Samuel Cohen	\$1,763.67	Matthew Kernan	\$286.41
Jim Bianchi	\$5,186.11	Demario Cooper	\$1,643.14	Ray Sharples	\$276.31
Sonny Gurney	\$5,078.60	John Hancock	\$1,639.37	Omar Hashimi	\$262.61
Matthew Wolfanger	\$5,046.37	Joseph Callahan	\$1,638.62	Stephen Malnoey	\$262.32
Dorian Oldham	\$4,991.74	Ngocbich Cao	\$1,137.94	Juzin Harris	\$260.04
Lawrence Hauck	\$4,256.85	Cesar Astralaga	\$803.04	Bradley Kulak	\$255.94
Alfred O'Connor	\$3,932.23	Brian Varney	\$739.64	Shawn Richmond	\$251.24
Hal Herman	\$3,887.44	Mark Zastrow	\$715.97	Russell Lewis	\$247.96
Earnest Loveless	\$3,722.59	Karen McQuoid	\$694.40	Andrew Manchon	\$245.90
Steve Foti	\$3,628.74	Andrew Limoli	\$664.45	Richard Cassidy	\$242.87
Christopher Hernandez	\$3,437.60	Gershon Klein	\$660.22	Glenn Snowden	\$242.74
David Ackerman	\$3,238.88	Salvatore Giacchi	\$619.48	Jamie Winkler	\$239.90
David Hausman	\$3,219.41	Manuel Olen	\$614.34	Lisa Roemer	\$236.63
Theodore Pappas	\$3,062.36	Burlese, Lorena	\$612.46	Luis Heredia	\$236.56
Willio Hayden	\$3,027.84	Randy Downs	\$586.89	Ricardo Ferreira	\$236.16
Cohen, Micah	\$2,883.55	Philip Prusa	\$529.64	Laura Fisher	\$234.24
Diane Carrion	\$2,857.65	John Buss	\$508.95	Michael Leith	\$234.04
James Tulp	\$2,758.84	William Childress	\$487.71	James Larkin	\$205.73
Wayne Hendricks	\$2,673.52	Evelyn Amador	\$470.59	Wea Elder	\$180.76
Allan Jennings	\$2,667.05	Mary Ann Gaelic	\$433.10	Victor Quimson	\$174.06
Susan Bergh	\$2,645.89	Shea Maliszewski	\$386.55	Frank Sommer	\$165.79
Jason Mollo	\$2,615.08	Nne Gonzales	\$371.91	Rodney Husmann	\$66.26
William Schwarz	\$2,589.75	Cheryl Foti	\$361.82		
Melanie Cohen	\$2,473.73	Timothy Southerton	\$339.81		
Scott Johnson	\$2,438.89	Clayton Frost	\$333.05		
Bridgit Driscoll-Hunt	\$2,418.51	Richard Barbaw	\$331.11		
Scott Rhodes	\$2,290.83	Leo Porter	\$314.94		
Alex Roland	\$2,274.09	Mark Gorman	\$312.11		
Roger Johnson	\$2,265.99	Paul Gouveia	\$311.40		
Robert Durn	\$2,216.87	Michael Nowak	\$306.09		

Total **\$142,392.98**

Retention Bonus

QUALIFIER	BONUS	A&H
Raymond Law	\$6,122.94	\$28.44
Ricardo Ferreira	\$4,716.80	\$193.80
Mari Quavem	\$3,793.20	
Qmar Hashini	\$2,735.32	
Sylvia Freeman	\$2,581.24	\$185.63
Timothy Cruise	\$1,518.49	
Lance Brown	\$1,489.82	
Crystal Valentine	\$1,464.48	
Daniel Portlechio	\$1,401.68	
De Shella Hargrove	\$1,316.46	
Kevin Haines	\$1,191.52	\$121.93
Andrew Linnell	\$1,186.20	\$489.94
Nadia King	\$1,090.55	
Pawan Sharma	\$1,016.38	\$168.72
Lily Tchen	\$1,021.52	
Shashi Parekh	\$2,790.30	\$288.10
Alejandra Godoy	\$2,760.92	\$137.67
Carla Miller	\$2,703.86	
Rodney Ward	\$2,682.84	\$217.94
Isabel Gerdes	\$2,665.67	\$181.55
William Hollis	\$2,617.26	\$248.95
Thomas Cullen	\$2,611.21	
Munjargal Sukhbaatar	\$2,587.81	
John Franklin	\$2,543.79	
Sansuel Cohen	\$2,579.39	\$146.97
Edward Hanna	\$2,535.90	\$289.19
David Furway	\$2,520.99	
Justin Smith	\$2,502.46	\$322.35
Samson Adulelufon	\$2,486.59	
Rubens Sobenanes	\$2,388.28	
Helen Taylor	\$2,381.25	
Glenn Snowden	\$2,361.60	\$228.42
Allred Iberner	\$2,361.04	
Harpriet Guljini	\$2,344.27	
Robert Ulreich	\$2,326.29	
John Nemesh	\$2,316.40	\$156.24
Todd Johnston	\$2,211.42	
William Heath	\$2,246.40	\$161.12
Raul Cameronzind	\$2,244.09	
Randy Downs	\$2,206.18	\$194.76
Stefan Johannston	\$2,191.39	\$157.59
Peter Kang	\$2,171.70	\$112.49
Anthony Walthour	\$2,048.83	
Chris Rhoades	\$2,048.51	\$217.10
Arigetes Ordaz	\$2,041.82	
Robert Appel	\$2,017.84	
Anthony Melo	\$2,024.98	\$262.89
Moé Gonzales	\$2,005.62	
Mary Ann Gaille	\$2,001.20	\$216.48
Scott Romney	\$1,984.75	\$141.17
Joseph Coarrey	\$1,978.24	\$145.60
Bedra Kilani	\$1,969.27	
Olaf Johnson	\$1,959.90	\$188.47
Sarvasat Shajale	\$1,958.17	\$292.33
Daniel Phares	\$1,912.20	
Matthew Hagan	\$1,922.89	\$186.75
Joaquín Santos	\$1,912.97	
Jean Brinkmann	\$1,901.22	\$198.62
Preet Sahgal	\$1,888.80	
Noah Alkinburgh	\$1,891.58	\$173.78
David Jackson	\$1,881.53	
Ronald Friedlander	\$1,880.91	
Marco Chow	\$1,877.44	\$142.91
Carlton Lear	\$1,874.61	
Timothy Clark	\$1,873.85	
Andrew Bishop	\$1,851.16	
Robert Russo	\$1,844.42	
Jason Shambo	\$1,831.41	\$111.55
Scott Shirk	\$1,830.19	\$112.50
Yvonne Hernandez	\$1,834.97	
Christopher Stephens	\$1,814.71	\$137.02
David Thomson	\$1,792.62	
Michael Leith	\$1,782.67	
Cody Bellah	\$1,768.33	\$182.10
Israel Pena	\$1,748.93	
James Schuelder	\$1,746.35	\$145.10
Nada Lamgali	\$1,734.67	
Scott Johnson	\$1,731.57	
Susan Silva	\$1,730.14	\$113.56
Navarro Simmons	\$1,722.95	
David Solomonov	\$1,710.04	
Bret Felt	\$1,699.32	
Arthur Wevteigen	\$1,687.70	
Jay Meyer	\$1,682.55	\$224.59

QUALIFIER	BONUS	A&H
Lorena Barriere	\$1,676.73	
James Starman	\$1,668.73	
Lisa Roemer	\$1,668.39	
Bradley Bittner	\$1,629.40	
Robert Rowan	\$1,617.65	\$231.66
Shashank Herdas	\$1,603.38	\$208.58
Rajeev Arora	\$1,598.84	\$193.76
Iroy Chapp	\$1,593.01	
Edwar Kirschbaum	\$1,590.04	
Aaron Webb	\$1,576.24	\$129.28
Adam Blain	\$1,572.41	\$199.04
Kathleen Loughran	\$1,567.53	
Rachel Brockman	\$1,566.82	
Raphael Bouchereau	\$1,562.40	\$181.32
Carl Snow	\$1,559.42	
Marcus Baurista	\$1,550.72	
Ronald Mize	\$1,547.50	\$134.37
Russell Morris	\$1,545.27	
Joseph Larsen	\$1,541.76	\$168.56
Zulfkar Bhukera	\$1,536.94	
Victor Quimson	\$1,533.69	
Samantha Choi	\$1,530.35	\$152.46
Mary Byrne	\$1,528.64	\$140.10
Benjamin Mancillas	\$1,495.11	
Barbara Leader	\$1,490.36	
Nada Markovic	\$1,488.80	
María Espinoza	\$1,488.75	
Matthew Wolfanger	\$1,487.68	\$140.48
Michael Wenzel	\$1,485.90	
David Wang	\$1,483.95	
Nicole Bell	\$1,481.26	
Christopher Cummings	\$1,480.35	
Tom Riley	\$1,479.72	\$135.18
Sara Wilzite	\$1,479.24	\$144.06
Jebadiah Kinzer	\$1,471.76	\$173.83
Narinder Sidhu	\$1,461.91	\$116.97
Awanida Nathoo	\$1,448.70	
Michael Perkins	\$1,448.04	
Steven Sequin	\$1,445.60	\$115.20
Derrick Bates	\$1,442.68	\$289.40
Ka Law	\$1,429.93	\$88.16
Herman Libman	\$1,428.11	
PGDio Pinta	\$1,428.16	
Alex Blüden	\$1,424.64	
Scott Shields	\$1,420.10	\$183.40
Jennifer Robinson	\$1,422.26	\$114.08
Larry Clemens	\$1,420.58	
Peter Desrosier	\$1,421.19	
Et Sobred Cavallo	\$1,418.26	\$129.38
James Larkin	\$1,417.27	
Eleana Chou	\$1,412.20	\$192.30
Hank Gordon	\$1,406.35	
Jose Sanchez	\$1,402.62	
Jeffrey Testa	\$1,398.55	\$128.20
Sue Weiss	\$1,398.86	\$117.80
Cesar Castro	\$1,371.16	\$95.94
Josh Harrison	\$1,368.56	
Raymond Guafreda	\$1,366.37	\$115.84
Kevin Appanamy	\$1,364.66	\$119.20
Lawrence Tenamont	\$1,364.51	
Jeremy Gray	\$1,364.47	\$130.26
Ronald Trombetta	\$1,362.68	
Amanda Roy	\$1,359.83	\$99.60
Randolph Smulders	\$1,346.44	\$201.50
Richard Refano	\$1,344.81	
Kristin Olore	\$1,342.08	
William Johnston	\$1,341.52	\$137.80
Scott Witte	\$1,337.71	\$113.35
Vivida Lang	\$1,334.43	
Scott Remmey	\$1,326.70	
Earl Olfert	\$1,325.45	\$128.87
Thomas Tulowick	\$1,322.58	\$121.68
Krista Thieme	\$1,322.44	
Benjamin VanFossen	\$1,321.21	
Melanie Baikes	\$1,318.87	
Laura Fisher	\$1,317.73	
Nadlyn Woodyard	\$1,317.44	
Jiehua Lieberman	\$1,317.01	\$111.42
Chemine Ellis-Dias	\$1,316.72	
Sara Nolte	\$1,314.25	
Arthur Carter	\$1,310.32	\$170.82
Christy Starr	\$1,302.93	
Tara Soderman	\$1,301.92	
Christopher Roden	\$1,299.46	\$36.28

QUALIFIER	BONUS	A&H
Bobby Crimon	\$1,296.86	
Byron Pace	\$1,293.72	
Vanessa Nestor	\$1,282.61	
George Houjain	\$1,279.92	
Shekannah Morris	\$1,279.58	
Bryan Johnson	\$1,274.96	
Jennifer Gilbert	\$1,272.60	
Yevgriny Kachkin	\$1,267.86	
Matthew Meiborn	\$1,263.26	\$114.60
Steven Engrav	\$1,261.04	
Claudia Ziegler	\$1,258.16	
Krzysztof Dobrogowski	\$1,249.02	
Dustin Henderscheid	\$1,236.96	
Jason Young	\$1,236.29	
Colley Neff	\$1,234.33	
Ngochbich Cao	\$1,233.90	
Ronald Kastner	\$1,232.84	
John Baloun	\$1,229.45	
Nilesh Patel	\$1,224.08	
Anthony Acurso	\$1,223.87	
Richard Rainone	\$1,222.49	
Patricia Lee	\$1,218.70	
John Farley	\$1,200.92	
Richard Nye	\$1,199.33	
Charles-Hays	\$1,195.00	
Patrick Mazerolle	\$1,191.74	\$186.65
Romeo Daley	\$1,180.55	
Lennox Hayes	\$1,177.46	\$109.23
Eric Calosiore	\$1,162.57	
Denise Davidson	\$1,155.67	
Bruce Filson	\$1,154.71	\$267.69
Jerald Muhammad	\$1,142.57	
Keith Cornwell	\$1,134.17	\$301.21
Ein Ziegler	\$1,117.33	
Scott Rhodes	\$1,091.67	
Kevin Tenken	\$1,090.95	
Richard Galati	\$1,088.49	
Robert Eldridge	\$1,071.26	
Eric Nichols	\$1,069.21	
Calin Baban	\$1,057.82	
Sharon Higota	\$1,053.47	
Howard Henon	\$1,036.44	
Priscilla Foster	\$1,034.13	
Kelly Pascal	\$1,031.34	
Veronica Ochoa	\$1,028.20	
Brian Antisins	\$1,022.89	
Tim McAdams	\$1,017.41	
Andrew Flie	\$1,015.73	
Mel Gald	\$1,002.85	
Joshua Gaines	\$1,006.88	
Megan Olson	\$1,001.93	
Matthew Smith	\$996.28	
Steven King	\$995.57	\$164.23
Joe Beard	\$992.83	
Thomas Harkins	\$991.64	
Joey Kennedy	\$989.47	
Ted Bryson	\$981.93	
Kenneth Madden	\$982.75	\$195.23
Barbara Bomer	\$980.32	
Elizabeth Teller	\$975.80	
Jon Strong	\$971.69	\$166.80
Jerome Finelitt	\$976.95	\$172.10
Wade Rowcliffe	\$955.90	\$119.90
Marcel Alexander	\$946.27	\$182.15
Eric Scheytt	\$944.10	\$97.80
Joshua Biehl	\$932.56	\$84.65
Roger Rovekamp	\$927.67	
Russell Lewis	\$924.11	\$187.84
Maxine Moody	\$921.19	
Asher Lavallee	\$911.01	
Christopher White	\$906.20	\$94.60
Beth Snow	\$900.01	
Kimberly Martin	\$908.27	\$88.77
Paul Hall	\$901.25	
Stephen Bevel	\$897.46	\$96.30
Jamie Winkler	\$892.64	
Jesus Araquistain	\$888.68	
Joseph Shelton	\$886.47	
Lina Rosa	\$886.14	
Christopher Warren	\$882.98	
Lawrence Alexander	\$879.05	
Justin Knes	\$872.44	
Danien Miller	\$860.38	
Richard Zebe	\$845.65	

Retention Bonus

QUALIFIER	BONUS	A&H
Fargo Hall	\$842.16	
Anthony Wilkerson	\$829.89	
Robert Christian	\$828.31	
Jane Ronga	\$817.30	
Patrick Moreau	\$817.02	
Tibor Simon	\$816.35	
Richard Lafond	\$812.30	
Timothy Anderson	\$811.65	
Devon Kaplan	\$810.41	
Luis Heredia	\$825.72	
Aisa Dyles	\$824.48	
Hyuntup Sim	\$817.09	
Kimblin Cowins	\$814.69	
Milton Miller	\$812.84	
Rickie Sasser	\$812.14	
Kevin Muckle	\$811.90	
Joshua Lanadale	\$804.06	
Terrance Devallano	\$803.06	
Vinicia Buzop	\$801.24	
Allison Bankowski	\$786.17	
Scott Mellgren	\$774.98	\$92.48
Leo Soucy	\$772.05	\$86.74
Bronson Teer	\$800.67	\$78.24
Matthew Shannon	\$806.18	\$71.76
Michael Stephens	\$804.26	\$80.36
Nicolas Ngogang	\$804.09	\$69.12
Dawn Millwain	\$800.71	\$66.88
Joseph Turcio	\$800.15	\$95.78
Nicholas Engvall	\$819.33	
Andrew Hughson	\$808.19	\$70.84
Michael Saunders	\$803.18	\$71.85
John Keldorling	\$800.71	
Markus Linde	\$819.96	
Kara Peck	\$839.21	
Timothy Howe	\$831.44	
Moy Lor	\$811.06	
Kyle Chuang	\$827.36	\$84.38
Ramin Madani	\$826.05	
Wayne Ulrich	\$826.88	
Felli Malava	\$824.84	\$84.68
Glen Thompson	\$823.82	
Luigi Calandriello	\$823.75	
Hsieh Iching	\$818.55	
Robert Poncini	\$816.47	
Matthew Stensrud	\$816.41	
Rogelio Mahor	\$816.28	
Derek Sandilands	\$812.38	
Adrian Jefferson	\$811.81	
Elizabeth Michalek	\$810.71	
Matthew Krog	\$810.81	
Dane Cairuth	\$808.42	
David Wilmarth	\$807.80	
Anthony Amato	\$807.36	
Samuel Keys	\$806.39	
Nihan Amarasuriya	\$804.72	\$115.75
Theresa Hizi	\$804.63	
Joseph Rudi	\$802.78	
Mohammad Ebadil	\$801.89	
Karl Mordhorst	\$800.47	
Corey Milia	\$800.29	
Christopher Krashua	\$803.31	
Nikolaus Janson	\$802.49	
Michael Jennings	\$801.84	
Shantal Wilmsink	\$800.15	
Mark Chalker	\$799.35	
Jorge Archila	\$798.21	
Jameson Flaherty	\$796.86	
Gisela Motta	\$798.50	
Paul Damour	\$795.22	
Louis Delph	\$794.54	
Roxanne Ropp	\$792.33	
Peter Kaplanis	\$792.19	
Pamela Baker	\$791.32	
Leroy Flowers	\$790.36	
George Easter	\$789.82	
Jonathon Zawitza	\$789.54	
Jason Ruby	\$787.68	
Yo Chu	\$787.67	
Raymond Lopez	\$787.65	
Marie Halverson	\$786.74	
John Reason	\$783.57	\$84.00
James Taylor	\$782.88	
Alphonse Cadet	\$781.87	
Katheryn Williams	\$780.51	

QUALIFIER	BONUS	A&H
Ai Sorisno	\$780.24	
Anastasiya Fedosova	\$784.38	\$81.83
Charles Riggs	\$780.57	\$102.52
John Barsuch	\$780.50	\$76.24
Cesar Astalaga	\$785.50	\$80.55
Matthew Dahler	\$785.53	\$84.28
Lafanya Tucker	\$787.84	
Claude Claybrook	\$807.34	
Brian Lullin 'T	\$806.34	
Joanne Maric	\$808.11	
Thomas McElwee	\$802.45	
Andrew Shold	\$801.04	\$79.05
Robert Tesney	\$800.45	
Christopher Fave	\$800.48	
Mark Gorman	\$801.15	
Loan Pham	\$803.97	
Stephen Guidice	\$801.64	\$84.20
William Sanders	\$801.84	
Robert Wampler	\$802.33	\$62.79
Frank Sommers	\$808.65	
William Neymann	\$808.54	
Thomas Harris	\$808.30	
Kim Sprenger	\$807.79	
Bradley Kincaid	\$806.09	
Allan Munro	\$802.56	\$72.00
Donald Shuck	\$800.95	
Jason Gunnelt	\$801.71	\$63.25
Joni McNett	\$809.82	
Lee Lamb	\$807.34	
John Hall	\$806.19	\$74.33
Brian Morse	\$804.86	
Alexander Rockler	\$802.85	\$54.91
Janice Dixon	\$802.40	
Patrick Parisi	\$808.81	
Michael Laramie	\$808.47	
Edward Clunk	\$807.89	
Joshua Harris	\$807.33	
Brian Tuglia	\$806.30	\$48.62
Shayne Scott	\$805.87	
Tahira Daini	\$803.87	
Heather Musgrove	\$802.72	\$46.29
Richard Miller	\$801.56	
Peter Lausmier	\$802.87	
Charles McGrane	\$803.74	
Salvatore Giacchi	\$807.59	
Jeffrey Abrams	\$806.55	
Kobina Sekyi	\$806.24	
Thomas Reddloch	\$805.75	
David Plichta	\$804.92	
Tyler Hunt	\$804.57	
Bret Padilla	\$803.29	\$48.24
Glenn Salvas	\$805.72	
Del Hallsworth	\$808.99	
Ryan Freund	\$807.56	
James Aduminta	\$807.01	
Shawn Ferguson	\$806.20	
Mozwen Taylor	\$806.87	
Jason Jones	\$805.86	
Charles VanDyke	\$804.74	
Majed Alsaigh	\$802.80	
Susan O'Bryon	\$802.45	
Anthony Davis	\$800.78	
Paulina Hardy	\$809.11	
Ilya Kardiava	\$808.82	
Veronica Goller	\$808.46	
Zachary Little	\$808.87	
Karla Postma	\$806.10	
Manuel Olea	\$805.96	
Dylan Hedkart	\$805.73	
Filavio Mendes	\$804.38	
Kenneth Scott	\$805.83	
Jeremy Coakley	\$801.62	
Fallon Ruvencicut	\$801.32	
Ronald Rivera	\$800.12	
Cyrus Castillon	\$795.35	
Steven Domin	\$799.96	
Rozanne Tarantelli	\$789.43	
Sami Mogannam	\$788.45	
Randall Glenn	\$788.04	
William Kaleca	\$788.59	
Fernando Gonzalez	\$788.38	
Ansanda Whittington	\$788.12	
Steven Storm	\$787.85	
Alas Noiland	\$785.89	

QUALIFIER	BONUS	A&H
Sanjay Anand	\$784.21	
Jeffrey Shelton	\$784.17	
Samuel Valdez	\$783.85	
Jullian Goodin	\$782.60	
Ronalee Haggard	\$781.74	
Ji Chen	\$779.62	
Robert Hamilton	\$778.73	
Scott Martin	\$778.72	
Chasen Roundtree	\$778.61	
Jennifer Robinson	\$778.50	
Aaron Bower	\$778.09	
Diana McNair	\$777.86	
Dean Sproles	\$777.84	
Jennifer Lin	\$777.70	
Zachariah Brooks	\$777.46	
Wendy Storandt	\$775.45	
Audrey Brumme	\$775.24	
Paul Lasky	\$774.79	
Harold Green	\$774.47	
James Schlegel	\$774.24	
Donald Blockoom	\$773.68	
Erin MacKarell	\$772.10	
Katherine Georgiou	\$772.61	
R Warrior Hunt	\$771.77	
Michael Maguire	\$771.17	
Andrea Eling	\$770.63	
David Eastlund	\$771.24	
Paul Roman	\$771.09	
Michael Jurik	\$764.00	
Gerald Perez	\$762.67	
Troy Plummer	\$760.39	
Holly Johnson	\$759.62	
Jeffrey Lape	\$758.26	
Christina Watkins	\$758.86	
Aaron Thourpe	\$757.07	
Theresa Romarho	\$751.96	
Crystal Colbert	\$750.82	
Benjamin Nedd	\$748.34	
Ian Palmer	\$748.15	
Kara Inderlin	\$748.21	
Pratap Agila	\$749.40	
Joseph Fichter	\$746.60	
Kyle Richard	\$746.30	
Robert Gardberry	\$744.32	
Brett Vogl	\$743.33	
Alisha McMahon	\$741.12	

Total Bonus Paid Out
\$515,549.50
Total A&H
\$16,774.36